

PAYMENT IN KIND LOANS

PIK LOANS is one where the payment of interest is not in cash. The borrower pays the interest on such loans by issuing additional securities or additional debt instruments. Also, one also has the option to add interest to the principal amount.

FEATURES

- ✓ Usually Unsecured (i.e. no need of security)
- ✓ Usually for 5 or more years
- ✓ Higher interest rate than others
- ✓ Comes with detachable warrants
- ✓ Not easy to refinance such loans

DRAWBACK

- ✓ Expensive and Risky
- ✓ No cash flow for the lender until maturity
- ✓ Subordinated to conventional debt
- ✓ Huge loss chances due to no collateral.

When to Go for Such Loan ??

These loans are generally highly risky, expensive and complicated. Banks usually do not go for such loans.

Owing to such drawbacks, it is best to avoid such loans. one should only consider them if other options are not available or if such a loan fits your financial needs.

Pik Loans Manual Guide

N Noddings



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